

Title (en)

SMS PAYMENT SYSTEM HAVING CHARGEBACK TO SUBSCRIBER TELEPHONE ACCOUNT

Title (de)

SMS-ZAHLUNGSSYSTEM MIT RÜCKBUCHUNG AN EIN TEILNEHMERTELEFONKONTO

Title (fr)

SYSTÈME DE PAIEMENT PAR SMS COMPRENANT UNE RÉTROFACTURATION AU COMPTE D'UN ABONNÉ TÉLÉPHONIQUE

Publication

**EP 2684313 B1 20200212 (EN)**

Application

**EP 12716608 A 20120312**

Priority

- US 201113045495 A 20110310
- IB 2012000655 W 20120312

Abstract (en)

[origin: US2012231876A1] An SMS transaction gateway server receives an SMS message from a mobile phone of a telephone subscriber to a telephone service via a base station over a wide area network. The SMS transaction gateway server parses the SMS message to identify an order by the telephone subscriber and sends a chargeback request indicative of the order over a wide area network to a mobile billing platform server belonging to the telephone subscriber for an amount corresponding to the order against a mobile phone balance of the telephone subscriber, receives a chargeback confirmation or denial over a wide area network from the mobile billing platform server corresponding to the telephone service belonging to the telephone subscriber, and commences fulfillment of the order when a chargeback confirmation is received from the mobile billing platform server corresponding to the telephone service belonging to the telephone subscriber. In a preferred embodiment the order is an SMS lottery entry. Lottery winnings can also be credited to a prepaid or postpaid account according to an alternate embodiment.

IPC 8 full level

**H04L 12/14** (2006.01)

CPC (source: EP US)

**G06Q 20/3223** (2013.01 - EP US); **G06Q 20/3255** (2013.01 - EP US); **G07F 17/3223** (2013.01 - EP US); **G07F 17/329** (2013.01 - EP US); **H04L 12/1425** (2013.01 - EP US); **H04L 12/1467** (2013.01 - EP US); **H04M 15/68** (2013.01 - EP US); **H04W 4/14** (2013.01 - EP US); **H04W 4/24** (2013.01 - EP US); **H04L 51/58** (2022.05 - EP US); **H04M 2215/28** (2013.01 - EP US)

Citation (examination)

- US 2005181875 A1 20050818 - HOEHNE GEORGE [US], et al
- US 2005192078 A1 20050901 - JAWAHARLAL SRIDHAR [US]

Designated contracting state (EPC)

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DOCDB simple family (publication)

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DOCDB simple family (application)

**US 201113045495 A 20110310**; BR 112013023146 A 20120312; CN 201280017572 A 20120312; EC SP13012911 A 20130930; EP 12716608 A 20120312; IB 2012000655 W 20120312